



# Live Life Well Incentive

**Earn up to \$30/month\* off your 2015 monthly benefits payment by completing these activities before October 31st!**



## **\$10 Health Screening/Assessment Discount**

Complete a State-sponsored health screening with CareHere as soon as possible AND complete the Cigna Online Health Assessment with your health screening results.



## **\$10 Tobacco Free Discount**

Be tobacco free and report it on the Cigna Online Health Assessment or complete an approved tobacco cessation program between Jan. 1, 2014 & Oct. 31, 2014.



## **\$10 Next Steps Discount**

Get your health screening, complete the Cigna Online Health Assessment, AND complete at least three of the following activities. (You will report them during Annual Change.)

- Make an appointment with a health coach at a Montana Health Center or join an online lifestyle/condition management program through Cigna, CareHere or HCB.
- Exercise an average of three days a week, 15 minutes a day.
- Get a dental exam.
- Get an eye exam.
- Update a vaccine (flu shot, tetanus, etc.).
- Get a routine annual physical exam.

\*Proof of these activities may be required. See FAQ on back for details.

**\*Double your money!** If you have a dependent age 18 or older or spouse/domestic partner on your plan and he/she completes the activities above, it doubles your discount—to a potential maximum of \$60/month off per policy holder.

**CareHere!**

To schedule a **Health Screening** go to [www.carehere.com](http://www.carehere.com), call (877)423-1330, or email [help.montana@carehere.com](mailto:help.montana@carehere.com)



To complete the **Cigna Online Health Assessment** go to [www.myCigna.com](http://www.myCigna.com), call (855)692-0131, or email [stateofmontana@cigna.com](mailto:stateofmontana@cigna.com)



# Frequently Asked Questions

**Q: What is the deadline for completing activities toward a discount?**

**A: October 31, 2014 is the last day to complete all activities.** Be aware:

- Health screenings and the Cigna health assessments must be completed between January 1, 2014 and October 31, 2014 to count towards your 2015 discount.
  - ◊ Even if you had a screening near the end of 2013, visit [www.carehere.com](http://www.carehere.com) to schedule it today!
  - ◊ There will be very few health screening appointments available after August.
  - ◊ It can take several days to get your screening information back, and you'll need this to fill out the Cigna Online Health Assessment to receive any discount.
- "Next Steps" activities must have been completed within the last year—November 1, 2013 through October 31, 2014
- New employees will have different deadlines because of system requirements.

**Q: What proof do I need that I completed Next Steps activities?**

**A:** A random sample of members will be required to provide verification of the activities they claimed. If you or your dependent are selected for the sample, you must fax, mail or email the requested documentation to HCBd. If you are claiming the next steps discount, it is a good idea to gather the following information as you complete activities and keep it on file in case you are selected for verification. Remember, you only need documentation for the activities you claim.

- A provider's note verifying your appointment date for health coaching, or verification of completion of a program.
- A print out of your confirmed appointment from CareHere or your provider's office.
- A receipt that includes the date an immunization took place.
- For the exercise component, a signed declaration that you participate in at least 3 days per week, 15 minutes per day of activity will be required. This will be sent to anyone selected for verification.
- Another form of acceptable verification as determined by Health Care and Benefits.

If you cannot provide verification for the activities you claim, you will NOT receive the Next Steps Discount in 2015.

**Q: How do I report that I completed "Next Steps" activities?**

**A:** The activities for the additional \$10 will be self-reported on the benefits elections site which will be available only during Annual Change in September-October 2014.

**Q: Where can I get detailed instructions about how to sign up for a health screening and complete my Cigna Online Health Assessment?**

**A:** Go to <http://www.benefits.mt.gov/pages/health.screenings.html>

**Q: How do I get my health screening if I don't live near a Montana Health Center?**

**A:** Montana Health Centers operated by CareHere will be performing onsite health screenings in many Montana cities and towns. Visit [benefits.mt.gov](http://benefits.mt.gov) to see a schedule of health screenings near you.

**Q: Where can I learn more about health coaching and online lifestyle/condition management programs?**

**A:** Go to [benefits.mt.gov](http://benefits.mt.gov) and look under the Live Life Well tab. Information on which specific programs count toward the discount can be found at <http://benefits.mt.gov/pages/1.files/incentive.faqs.pdf>.

**Q: Where can I get help to quit using tobacco?**

**A:** Go to <http://benefits.mt.gov/pages/wellness.tobacco.cessation.html>

**Q: What is the largest discount I can get if I use tobacco?**

**A:** If you use tobacco and have not completed a tobacco cessation program in 2014, your maximum discount is \$20/month—\$10 off for getting a health screening and completing the Cigna Online Health Assessment and \$10 off for completing three of the "Next Steps" activities. If you use tobacco, you may qualify for the tobacco discount if you certify that you completed one of the State's tobacco cessation programs between January 1, 2014 and October 31, 2014 or have a medical reason why you cannot quit using tobacco.

**Q: What constitutes tobacco free?**

**A:** If you have never used tobacco, quit years ago or quit recently, then you are not currently using tobacco and are eligible for the discount. If you completed one of the State's tobacco cessation programs (through Cigna, CareHere or DPHHS) during 2014 before October 31, 2014 and complete the form available on the HCBd website to certify that you completed the program, then you are eligible for the discount. If you have a medical reason why you cannot quit using tobacco, you may have your health care provider complete the exception form available on the HCBd website and qualify for the discount.

*Still have questions? Visit our Frequently Asked Questions Page <http://benefits.mt.gov/pages/1.files/incentive.faqs.pdf>*

